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Fill in this in	formation to ide	entify your case:	
Debtor 1	Kevin First Name	M. Middle Name	Perkins Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court fo	or the: Eastern District of F	Pennsylvania
Case number (If known)	<u>18 - 16946 E</u>	ELF	

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

(if known). Answer every question.	sa, attach another sheet to this form	i. On the top of any additional p	ages, v	rrice your mann	and case number
ı	Part 1: Describe Your Hou	sehold				
1.	Is this a joint case?					
	No. Go to line 2. Yes. Does Debtor 2 live in a s	separate household?				
	☐ No ☐ Yes. Debtor 2 must file	e Official Form 106J-2, <i>Expenses for</i> S	Separate Household of Debtor 2.			
2.	Do you have dependents?	☑ No	Dependent's relationship to		Dependent's	Does dependent live
	Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent		_	age	with you?
	Do not state the dependents'					☐ No ☐ Yes
	names.					□ No
						Yes
						□ No □ Yes
						☐ No
						☐ Yes
						□ No
H						☐ Yes
3.	Do your expenses include expenses of people other than yourself and your dependents?	☑ No □ Yes				
P	art 2: Estimate Your Ongoi	ng Monthly Expenses				
e		bankruptcy filing date unless you a kruptcy is filed. If this is a supplem	•		-	•
Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106I.)						nses
4	4. The rental or home ownership e any rent for the ground or lot.	expenses for your residence. Include	first mortgage payments and	4.	\$	810.00

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Kevin M. Perkins
First Name Middle Name Last Name

Case number (if known) 18 - 16946 ELF

			Your expenses					
5. Addi	itional mortgage payments for your residence, such as home equity loans	5.	\$					
6. Utili	ties.							
6a.	Electricity, heat, natural gas	6a.	\$ 157.00					
6b.	Water, sewer, garbage collection	6b.	\$ 77.00					
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$ 300.00					
6d.	Other. Specify:	6d.	\$					
7. Foo	d and housekeeping supplies	7.	\$200.00					
8. Chil	dcare and children's education costs	8.	\$					
9. Clot	hing, laundry, and dry cleaning	9.	\$ 25.00					
0. Pers	sonal care products and services	10.	\$					
1. Med	ical and dental expenses	11.	\$					
2. Tran	sportation. Include gas, maintenance, bus or train fare.		\$ 220.00					
Do n	not include car payments.	12.	ş					
3. Ent e	ertainment, clubs, recreation, newspapers, magazines, and books	13.	\$					
4. Cha	ritable contributions and religious donations	14.	\$					
15. Insu Do r	irance. not include insurance deducted from your pay or included in lines 4 or 20.							
15a.	Life insurance	15a.	\$					
15b.	Health insurance	15b.	\$					
15c.	Vehicle insurance	15c.	\$166.00					
15d.	Other insurance. Specify:	15d.	\$					
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.	16.	\$					
	allment or lease payments:							
	Car payments for Vehicle 1	17a.	\$					
	Car payments for Vehicle 2	17b.	\$					
	Other. Specify:	17c.	\$					
	Other. Specify:	17d.	•					
8. You	r payments of alimony, maintenance, and support that you did not report as deducted from ray on line 5, Schedule I, Your Income (Official Form 106I).	18.						
		10.	\$					
	er payments you make to support others who do not live with you.		r.					
Spec	ify:	19.	\$					
0. Oth	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.							
20a.	Mortgages on other property	20a.	\$ 733.00					
20b.	Real estate taxes	20b.	\$					
20c.	Property, homeowner's, or renter's insurance	20c.	\$					
20d.	Maintenance, repair, and upkeep expenses	20d.	\$					
20e.	Homeowner's association or condominium dues	20e.	\$					

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Case number (if known) 18 - 16946 ELF Kevin M. Perkins Debtor 1 Other. Specify: **+**\$ Calculate your monthly expenses. 2,708.00 22a. Add lines 4 through 21. 22a. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22b. 22c. Add line 22a and 22b. The result is your monthly expenses. 2,708.00 22c. 23. Calculate your monthly net income. 3,014.00 Copy line 12 (your combined monthly income) from Schedule I. 23a 23b. Copy your monthly expenses from line 22c above. 2,708.00 23b 23c. Subtract your monthly expenses from your monthly income. 306.00 The result is your monthly net income. 23c 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? ☑ No. ☐ Yes. Explain here: